To Whom it may concern: I have been in the auto body industry for almost 40 years now. I went to a trade school and chose this career as I was interested in cars, and the sub culture of custom or classic restoration. I can testify that this trade is the most difficult trade to learn as well as very hazardous to be in. I can't imagine anyone else going through all the stages of progression to become proficient never mind become an owner. Anyone who has survived is only because of sheer determination, mechanical and artistic talents, and a passion for being good at what they do. Unfortunately, we have a dysfunctional relationship with insurance companies as we are not represented by effective or highly intelligent people as they are. We feel our talents and patience have been taken advantage of. Our workforce depleted of skilled trades due to "impossible conditions for success" and popular culture. We are a base of blue collar workers and small business owners who believe that if you're good at what you do and apply yourself, naturally you'll be successful. We invest in our businesses to grow, our employees, and provide for many in services that go beyond just fixing cars. As long as I can remember, the system in place was cultivated by the least expensive option equates to the "prevailing rate", or "market conditions", or "industry standard". It's been abused and allowed to run through generations of people unable to provide improvements, or change on both sides. This issue requires an intervention of some sort as the insurance side will defend and hold the line at any cost as they've done for so many years. Normal thought doesn't support their argument. Depleting shops and businesses to thin the heard will accomplish what? It will only force the few remaining desperate shops to be even more desperate. They will be pressured into accepting an "industry standard prevailing rate" or they will have no work, and it will all go to the other shop that complies. That's the position the insurance side would like to be in. They will continue to abuse their position and relationships to leverage their best case scenario as well as control and suppress. That scenario will fail eventually which they know, at which time they'll seek ownership in what's left and operate their own repair facilities. They'll say the free market didn't support itself and they have no other choice. Their other argument over doing "rental car repairs" for a discounted rate justifies a "market condition" that they should be able to take advantage of is even more of a red flag. Shocking that they would choose that terminology to justify inferior repairs as "industry standard" again. I hope that those reading this and deciding on this can see through the strong arm tactics of old and support a free and open market condition that supports itself.

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